

**Information to identify the case:**

Debtor 1	<u>Sally G. Austin</u>	Social Security number or ITIN	xxx-xx-3877
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-28850-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sally G. Austin

12/6/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sally G. Austin  
DebtorCase No. 16-28850-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 42

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Sally G. Austin, 50 Cherry Street, Eatontown, NJ 07724-2607  
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437

516426505 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: AHFC, 201 Little Falls Drive, Wilmington, DE 19808)

516426510 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
516426516 +Home Depot Credit Service, P. O. Box 790393, Saint Louis, MO 63179-0393  
516426520 +Sears/CBNA, P. O. Box 6286, Sioux Falls, SD 57117-6286  
516426521 +Stelip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
516426523 +Target Card Services, servicer to, TD Bank USA, NA, 3901 West 53rd Street,  
Sioux Falls, SD 57106-4221

516521573 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

516647119 Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038  
516426528 Wells Fargo Home Mortgage, PO Box 11758, Newark, NJ 07101-4758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

516426506 EDI: AMEREXPR.COM Dec 07 2019 05:48:00 AMEX, PO Box 1270, Newark, NJ 07101-1270  
516426507 EDI: AMEREXPR.COM Dec 07 2019 05:48:00 AMEX, P. O. Box 297871,  
Fort Lauderdale, FL 33329-7871

516466317 EDI: BECKLEE.COM Dec 07 2019 05:48:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516426508 EDI: HFC.COM Dec 07 2019 05:48:00 Boscovs, PO Box 5221, Carol Stream, IL 60197-5221  
516426509 EDI: RMSC.COM Dec 07 2019 05:48:00 Care Credit, PO Box 965052, Orlando, FL 32896-5052  
516426511 +EDI: CHASE.COM Dec 07 2019 05:48:00 Chase, PO Box 15298, Wilmington, DE 19886-5298  
516426512 +EDI: CHASE.COM Dec 07 2019 05:48:00 Chase Card, P. O. Box 15298,  
Wilmington, DE 19850-5298

516426513 EDI: CHASE.COM Dec 07 2019 05:48:00 Chase Slate, PO Box 15123,  
Wilmington, DE 19886-5123

516426514 EDI: CITICORP.COM Dec 07 2019 05:48:00 Citi Card, PO Box 6004,  
Sioux Falls, SD 57117-6004

516426515 EDI: DISCOVER.COM Dec 07 2019 05:48:00 Discover Fin SVCS, P. O. Box 15316,  
Wilmington, DE 19850

516426517 EDI: RMSC.COM Dec 07 2019 05:48:00 JCPenney, PO Box 965046, Orlando, FL 32896-5046  
516426518 +E-mail/Text: bncnotices@becket-lee.com Dec 07 2019 01:28:14 Kohls/Capone,  
N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096

516524101 E-mail/PDF: resurgentbknofifications@resurgent.com Dec 07 2019 01:34:14  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516426519 +EDI: TSYS2.COM Dec 07 2019 05:48:00 Macys/DSNB, 9111 Duke Boulevard,  
Mason, OH 45040-8999

516643906 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC,  
c/o Sears Mastercard, POB 41067, Norfolk VA 23541

516634621 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541

516426522 EDI: RMSC.COM Dec 07 2019 05:48:00 SYNCB/Steinmart, PO Box 960013,  
Orlando, FL 32896-0013

516427472 EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

516642809 +E-mail/Text: bncmail@w-legal.com Dec 07 2019 01:29:08 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516426524 EDI: TFSR.COM Dec 07 2019 05:48:00 Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409-8026

516640904 +EDI: WFFC.COM Dec 07 2019 05:48:00 WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438,  
DES MOINES, IA 50306-0438

516549496 EDI: WFFC.COM Dec 07 2019 05:48:00 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A.,  
Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

516426525 EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo, PO Box 14529, Des Moines, IA 50306-3529  
516426526 EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo, PO Box 6422,  
Carol Stream, IL 60197-6422

516426527 +EDI: CCS.COM Dec 07 2019 05:48:00 Wells Fargo Bank, C/O Credit Collection Services,  
725 Canton Street, Norwood, MA 02062-2679

516493862 EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Bank, N.A., Home Equity Group,  
1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001

516629882 EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

516648421 +EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Bank, N.A., PO Box 5058 MAC P6053-021,  
Portland, OR 97208-5058

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Dec 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516426529 EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Visa, PO Box 6412,  
Carol Stream, IL 60197-6412

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Patrick Moscatello on behalf of Debtor Sally G. Austin moscatellolaw1@gmail.com,  
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 6